

# seterus™

PO Box 2008; Grand Rapids, MI 49501-2008

4-769-14457-0110084-023-1-000-010-000-000



SANDRA WINDHAUSER  
1453 CHURCH RD  
HAMLIN NY 14464-9746

## Account Statement

Statement Date  
Account Number

May 18, 2015

Phone

866.570.5277

Email

ExternalCommunications@seterus.com  
Response typically sent by U.S. Mail

Payment Due Date

June 1, 2015

Amount Due<sup>3</sup>

\$ 75,990.02

Since the maturity date of the loan was accelerated, no additional late fees will be assessed.

Property Address 327 W STATE ST  
ALBION NY 14411 1352

### Past Payment Breakdown

	Paid Since Last Statement	Paid Year-to-date
Principal	\$ 0.00	\$ 0.00
Interest	\$ 0.00	\$ 0.00
Escrow	\$ -26,945.98	\$ -26,945.98
Charges	\$ 0.00	\$ 0.00
Suspense (unapplied)	\$ 0.00	\$ 0.00
<b>Total</b>	<b>\$ -26,945.98</b>	<b>\$ -26,945.98</b>

### Explanation of Amount Due

Principal <sup>2</sup>	\$ 128.38
Interest <sup>2</sup>	\$ 445.12
Escrow (Taxes and Insurance)	\$ 352.34
<b>Regular Payment</b>	<b>\$ 925.84</b>
Past Due Payment(s)	\$ 62,031.28
Total Charges	\$ 13,032.90
Suspense (credit)	\$ 0.00
<b>Total Amount Due<sup>3</sup></b>	<b>\$ 75,990.02</b>

<sup>1</sup>Seterus does not currently charge a prepayment penalty.

<sup>2</sup>The principal and interest payment stated on this notice is based on the information we have at the time this notice was generated. While the allocation of principal and interest may change, your total principal and interest payment will remain the same.

<sup>3</sup>Our records indicate that the maturity date of the loan was accelerated and the entire amount of the loan is due. However, this statement provides the amount to bring the loan current and reinstate the loan as of the next payment due date based on the payment terms of the loan stated in the note. If you do not reinstate the loan, the entire amount of the loan is due. Please note that you will no longer be able to reinstate the loan after the foreclosure sale occurs.

Our records indicate your loan has been referred for foreclosure. The information in this statement may not include allowable charges for services or expenses incurred, such as foreclosure costs, legal fees, and other expenses, permitted by your loan documents or applicable law, but that have not yet been billed to the loan.

### Activity Since Last Statement

Date	Description	Principal	Interest	Escrow	Late Charge/ Other Fees	Other	Suspense	Total
		-\$84819.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$84819.68
April 8, 2015	New Loan Set Up	\$0.00	\$0.00	\$0.00	-\$600.00	\$0.00	\$0.00	-\$600.00
April 9, 2015	Legal Expense	\$0.00	\$0.00	\$0.00	-\$100.00	\$0.00	\$0.00	-\$100.00
April 9, 2015	Legal Expense	\$0.00	\$0.00	\$0.00	-\$1430.00	\$0.00	\$0.00	-\$1430.00
April 9, 2015	Legal Expense	\$0.00	\$0.00	\$0.00	-\$102.60	\$0.00	\$0.00	-\$102.60
April 9, 2015	Prop Pres Expense							

ADDITIONAL TRANSACTIONS AND ACTIVITY CONTINUE ON PAGE 2

### Important Messages

769-2048-0114F

[illegible]

April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$40.00	\$0.00	\$0.00	-\$40.00
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$40.00	\$0.00	\$0.00	-\$40.00
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$94.50	\$0.00	\$0.00	-\$94.50
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$94.50	\$0.00	\$0.00	-\$94.50
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$15.00	\$0.00	\$0.00	-\$15.00
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$33.60	\$0.00	\$0.00	-\$33.60
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$14.70	\$0.00	\$0.00	-\$14.70
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$12.60	\$0.00	\$0.00	-\$12.60
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$42.00	\$0.00	\$0.00	-\$42.00
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$11.55	\$0.00	\$0.00	-\$11.55
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$14.70	\$0.00	\$0.00	-\$14.70
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$116.55	\$0.00	\$0.00	-\$116.55
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$12.60	\$0.00	\$0.00	-\$12.60
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$12.60	\$0.00	\$0.00	-\$12.60
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$84.00	\$0.00	\$0.00	-\$84.00
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$12.60	\$0.00	\$0.00	-\$12.60
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$12.60	\$0.00	\$0.00	-\$12.60
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$42.00	\$0.00	\$0.00	-\$42.00
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$9.45	\$0.00	\$0.00	-\$9.45

[illegible]

[illegible]

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ALBION NY 14411 1352

## May 18, 2015

866.578.5277

Response typically sent by U.S. Mail

## Activity Since Last Statement - continued from Page 1

Activity Since Last Settlement		Principal	Interest	Escrow	Late Charge/ Other Fees	Other	Suspense	Total
		\$0.00	\$0.00	\$0.00	-\$80.00	\$0.00	\$0.00	-\$80.00
<b>Date</b>	<b>Description</b>							
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$80.00	\$0.00	\$0.00	-\$80.00
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$80.00	\$0.00	\$0.00	-\$80.00
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$80.00	\$0.00	\$0.00	-\$80.00
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$80.00	\$0.00	\$0.00	-\$80.00
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$80.00	\$0.00	\$0.00	-\$80.00
April 9, 2015	Prop Pres Expense	\$0.00	\$0.00	-\$9999.99	\$0.00	\$0.00	\$0.00	-\$9999.99
April 10, 2015	Adjustment	\$0.00	\$0.00	-\$9999.99	\$0.00	\$0.00	\$0.00	-\$9999.99
April 10, 2015	Adjustment	\$0.00	\$0.00	-\$6946.00	\$0.00	\$0.00	\$0.00	-\$6946.00
April 10, 2015	Adjustment	\$0.00	\$0.00	\$0.00	-\$11.47	\$0.00	\$0.00	-\$11.47
April 15, 2015	Late Fee	\$0.00	\$0.00	\$0.00	-\$15.00	\$0.00	\$0.00	-\$15.00
May 13, 2015	Appraisal Expense							

**seterus**<sup>TM</sup>

PO Box 2008; Grand Rapids, MI 49501-2008

**Delinquency Notice - Page 5**Statement Date  
Account NumberMay 18, 2015  
[REDACTED]

4-769-14457-0110084-023-5-000-010-000-000



Online [www.seterus.com](http://www.seterus.com)  
 Phone 866.570.5277  
 Fax 866.578.5277

Email [ExternalCommunications@seterus.com](mailto:ExternalCommunications@seterus.com)  
 Response typically sent by U.S. Mail

**Borrower Information**

Phone - Home 585-283-4028  
 Property Address 327 W STATE ST  
 ALBION NY 14411 1352

**\*\*DELINQUENCY NOTICE\*\*****You are late on your mortgage payments.**

As of May 18, 2015, you are delinquent on your mortgage loan by 2024 days. Failure to bring your loan up-to-date may result in fees, foreclosure, and the loss of your home.

**Recent Account History**

<u>Due Date</u>	<u>Amount Due</u>	<u>Payment Status</u>
May 1, 2015	\$925.84	Payment Outstanding
April 1, 2015	\$925.84	Payment Outstanding
March 1, 2015	\$925.84	Payment Outstanding
February 1, 2015	\$925.84	Payment Outstanding
January 1, 2015	\$925.84	Payment Outstanding
December 1, 2014	\$925.84	Payment Outstanding

The total amount due to reinstate the loan as of May 18, 2015 is \$75,990.02. Our records indicate that the maturity date of the loan was accelerated and the entire amount of the loan is due. However, this statement provides the amount to bring the loan current and reinstate the loan as of the next payment due date based on the payment terms of the loan stated in the note. If you do not reinstate the loan, the entire amount of the loan is due. Please note that you will no longer be able to reinstate the loan after the foreclosure sale occurs.

As of January 30, 2014, formal foreclosure proceedings were filed on your loan. Please contact Seterus for foreclosure prevention options. The information on this statement may not include allowable charges for services or expenses incurred, such as foreclosure costs, legal fees, and other expenses, permitted by your loan documents or applicable law, but that have not yet been billed to the loan.

If you are experiencing financial difficulty, visit the Homeowner Assistance section of [www.seterus.com](http://www.seterus.com). For information on HUD counselors in your area, visit [www.hud.gov](http://www.hud.gov) or call 800.569.4287.

**ESCROW ACCOUNT DISCLOSURE STATEMENT**

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, we must provide a statement of your escrow account when your loan is transferred and has an existing escrow account or if we establish an escrow to pay your property taxes or insurance. An escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This amount will increase if you have a shortage or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Since the maturity date for your loan has been accelerated, the entire balance of your loan is due. As a result the following will apply to the calculation of the amount you owe and does not change the fact that the full balance of the loan is due. Effective 07/01/15, the new escrow calculation will be \$465.00.

ANTICIPATED DISBURSEMENTS		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 - MONTH ESCROW CYCLE			
July 2015 to June 2016		Anticipated Activity			
		Borrower Contributions to Escrow	Payments from Escrow	Description	Projected Balance
		Beginning Balance*			\$4,248.25-
MORTGAGE INS	\$541.32	07/01/2015 465.00	45.11-	MORTGAGE INS	3,828.36-
SCHOOL	\$1,371.43	08/01/2015 465.00	45.11-	MORTGAGE INS	3,408.47-
TOWN	\$2,495.96	09/01/2015 465.00	45.11-	MORTGAGE INS	2,988.58-
VILLAGE/OTHR	\$1,171.17	09/01/2015 0.00	1,371.43-	SCHOOL	4,360.01-
		10/01/2015 465.00	45.11-	MORTGAGE INS	3,940.12-
Total		11/01/2015 465.00	45.11-	MORTGAGE INS	3,520.23-
Disbursements	\$5,579.88	12/01/2015 465.00	45.11-	MORTGAGE INS	3,100.34-
		01/01/2016 465.00	45.11-	MORTGAGE INS	2,680.45-
		01/01/2016 0.00	2,495.96-	TOWN	5,176.41-
		02/01/2016 465.00	45.11-	MORTGAGE INS	4,756.52-
		03/01/2016 465.00	45.11-	MORTGAGE INS	4,336.63-
		04/01/2016 465.00	45.11-	MORTGAGE INS	3,916.74-
		05/01/2016 465.00	45.11-	MORTGAGE INS	3,496.85-
		06/01/2016 465.00	45.11-	MORTGAGE INS	3,076.96-
		06/01/2016 0.00	1,171.17-	VILLAGE/OTHR	4,248.13-
		Total \$5,580.00	\$5,579.88-		
Under federal law, your lowest monthly balance in the escrow account should not have exceeded \$839.76, or 1/6 of the total anticipated payments from your escrow account. However, under applicable state law, your lowest monthly balance should not exceed \$0.00. Your lowest escrow balance was \$0.00.					
<i>Deficiency or Shortage:</i> The escrow account has a shortage and/or deficiency. A deficiency, if applicable, is the amount of negative balance in the escrow account, which can occur when funds that have been paid from the escrow account exceed the funds paid to the escrow account. An escrow shortage occurs when the escrow balance is not enough to pay the estimated items and any additional reserve deposits that need to be paid during the next 12 months. The projected beginning balance of your escrow account is \$4,248.25-. Your required beginning balance according to this analysis should be \$928.16. This means you have a shortage and/or deficiency of \$5,176.41. For your convenience, we have spread the shortage and/or deficiency over the next 60 installments and included this amount in your escrow payment.					
*Beginning balance = starting balance less any unpaid escrow disbursements due in the period					
***Continued***					